



Online submission					
First name	Jean		Surname	Murray	
Age	51-60	Gender	Female	State	SA
Occupation (if available)	consultant				
Text of submission	<p>I have had a long career as a government health policy adviser, as a permanent public servant. I left government 2 years ago and now work as a private consultant in bioethics and as a part time contract lecturer at a university. This works for me at my stage of life because my free time is as important to me as a reliable income. My financial circumstances are such that I don't need a full time wage to live on, I don't have dependents, and my lecturing role is largely online and leaves me flexibility to take on consultancy contracts and travel. When I finally decide to retire, I can simply not apply for or accept consultancy contracts and can reduce or cease my teaching commitments. It puts me in control.</p> <p>I have been fortunate that during my career governments offered employment security. This is no longer a feature of government jobs, because each successive election political parties promise to reduce the wastage of money on employing public servants. Staff numbers are usually reduced by banning the filling of vacancies, privatising agencies and not replacing those who leave or retire. This occurs while the demands of government continually escalate thereby greatly increasing the load on those public servants who remain. As a result government departments resort to bringing in temporary consultants to perform government roles and employing staff on short term contracts through the goods and services budget rather than the salaries budget, but these strategies require overloaded bureaucrats to also manage these people under tightened budgets. This scenario is repeated across Australia and in many other countries.</p> <p>In addition, the corporate and small business sectors have become more reliant on part time, casual and contract staffing arrangements. This complicates financial planning, home ownership and family formation.</p> <p>As a member of BPW [Business and Professional Women International], I am constantly made aware of the insecurity in employment of younger women and men and the devastation this can cause for their life planning. Insecure employment is a major factor in the lower and later birth rate for Australian couples and the reduced number of children in a</p>				

family.

BPW Australia research has shown that family formation is deferred for 3 principle reasons: insecure finances, reluctance to commit and the expectation that young people will complete tertiary education for jobs that never used to require such qualifications. The insistence on education is unlikely to diminish, and results in independence and social maturity being deferred to the mid-twenties or later. This often means young men in particular leave home much later and many do not feel ready to commit to a relationship and start a family until their forties, when their partners fertility is waning. Unlike their parents baby boomers generation, it now takes two wages to pay a mortgage and raise a family. Those couples who are thinking about having a family in their early thirties when fertility is still healthy have the added pressure of insecure casual or contract employment and an uncertain financial future. Young couples generally take a responsible approach to such decisions, often feeling they have to defer having children until his contract is renewed or his casual hours become more reliable, or her position becomes permanent so she can access paid maternity leave. The consequence of later first births is fewer second and third births. More seriously, the consequence of waiting for financial and employment security is the increasing risk of infertility with age when couples who want to create a family end up reliant on IVF or not having children at all. Further information on the BPW Australia ThinkFertility project can be accessed at www.thinkfertility.com.au .

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This submission was received online at the Inquiry's web site:

<http://securejobs.org.au/independent-inquiry-into-insecure-work-in-australia/>

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